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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		09995278	
	Filing Date		2001-11-26	
	First Named Inventor	Bassam A. Saliba		
	Art Unit	3622		
	Examiner Name	Yehdega Retta		
	Attorney Docket Number	MS1-0217USC1		

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YR	1	Microsoft Press Computer Dictionary Third Edition, page 240, Microsoft Press 1997, 3 pages.	<input type="checkbox"/>
YR	2	Title 15, Chapter 41 US Code Section 1666, retrieved on June 18, 2001, at http://www4.law.cornell.edu/uscode/html/uscode15/usc_sec_15_00001666----00-.html, 3 pages.	<input type="checkbox"/>

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Application Number	09/995,278
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First Named Inventor	Bassam A. Saliba
Art Unit	3622
Examiner Name	Yehdega Retta
Attorney Docket Number	MS1- 217USC1

Sheet 1 of 3

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		Number-Kind Code ² (if known)			
YR		US- 4,948,174	08/14/1990	Thomson et al.	
		US- 5,007,084	04/09/1991	Materna et al.	
		US- 5,359,509	10/25/1994	Little et al.	
		US- 5,574,847	11/12/1996	Eckart et al.	
		US- 5,638,522	06/10/1997	Dunsmuir et al.	
		US- 5,677,955	10/14/1997	Doggett et al.	
		US- 5,737,533	04/07/1998	de Hond	
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		US- 5,978,840	11/02/1999	Nguyen et al.	
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FOREIGN PATENT DOCUMENTS

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		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				
YR		JP2000113089	4/21/2000	Sasazawa		

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Application Number	09/995,278
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Art Unit	3622
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		Number-Kind Code ² (if known)			
YR ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓		US- 6,035,281	03/07/2000	Crosskey et al.	
		US- 6,058,373	05/02/2000	Blinn et al.	
		US- 6,058,413	05/02/2000	Flores et al.	
		US- 6,070,150	05/30/2000	Remington et al.	
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		US- 6,138,112	10/24/2000	Slutz	
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		US- 6,240,444 - B1	05/29/2001	Fin et al.	
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YR		"E-Bill Customers Over the Internet," TWICE, Jan. 8, 1998, p. 142, Vol. 11, No. 1.	
YR		J. MASSENA and D. HODGES, "Building and Hosting Design-Time ActiveX Controls," Available at http://www.microsoft.com , January 21, 1997, pgs. 1-17.	
YR		Anonymous, "Putting A Charge Into Electronic Bill Payments," Bank Network News, Aug 28, 1998, pgs. 3, 5, Vol. 15, No. 7.	
YR		D. TOMPKINS and D. HODGES, "HTML Design-time", Available at http://www.microsoft.com , Feb. 12, 1997, pgs. 1-8.	
YR		Anonymous, "Toward better bill-payment processing," Bank Technology News, April 1996, 3 pgs., Vol. 9, Iss. 4.	
YR		G. BRONSON, "Visa to Offer Electronic Bills," Interactive Age, July 17, 1995, p. 4, Vol. 2, No. 19.	

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